

Information to identify the case:

Debtor 1	<u>Kenneth C Whiteleather</u>	Social Security number or ITIN	xxx-xx-6572
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-24915-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth C Whiteleather
aka Kenny C Whiteleather

3/29/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Kenneth C Whiteleather
Debtor

Case No. 18-24915-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 29, 2022

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2022:

Recip ID	Recipient Name and Address
db	+ Kenneth C Whiteleather, 5900 Babcock Boulevard, Unit 17, Pittsburgh, PA 15237-2553
14970416	++ FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253 address filed with court:, Fifth Third Bank, 5050 Kingsley Drive, Cincinnati, OH 45263
14970415	+ Federal Loan Servicing, Po Box 60610, Harrisburg, PA 17106-0610
14986240	Fifth Third Bank, P.O. Box 637640, Cincinnati Ohio 45263-7640
14970418	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14970420	++ MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243 address filed with court:, Mohela / Department Of Education, 633 Spirit Drive, Chesterfield, MO 63005
14970428	Toyota Motor Credit Company, P.O. Box 15012, Chandler, AZ 85244-5012
14993797	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Mar 30 2022 03:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2022 23:44:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Mar 30 2022 03:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Mar 29 2022 23:44:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14970405	+ EDI: TSYS2	Mar 30 2022 03:43:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14991202	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 29 2022 23:43:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14970410	Email/Text: Bankruptcy.RI@Citizensbank.com	Mar 29 2022 23:43:00	Citizens Bank Na, 480 Jefferson Boulevard, Warwick, RI 02886
14970406	+ EDI: CAPITALONE.COM	Mar 30 2022 03:43:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
14970407	+ EDI: CAPITALONE.COM	Mar 30 2022 03:43:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
14984215	EDI: CAPITALONE.COM	Mar 30 2022 03:43:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Mar 29, 2022

Form ID: 3180W

Total Noticed: 43

14970408	+ EDI: CAPITALONE.COM	Mar 30 2022 03:43:00	Capital One N.A., PO Box 30285, Salt Lake City, UT 84130-0285
14970411	+ EDI: WFNNB.COM	Mar 30 2022 03:43:00	Comenity Bank / Giant Eagle, Po Box 182789, Columbus, OH 43218-2789
14970412	+ Email/PDF: creditonebknotifications@resurgent.com	Mar 29 2022 23:50:58	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
14970413	EDI: DISCOVER.COM	Mar 30 2022 03:43:00	Discover Financial Services LLC, Po Box 15316, Wilmington, DE 19850
14970414	+ EDI: CITICORP.COM	Mar 30 2022 03:43:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
15006896	EDI: Q3G.COM	Mar 30 2022 03:43:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14973402	EDI: DISCOVER.COM	Mar 30 2022 03:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15002700	+ Email/Text: kburkley@bernsteinlaw.com	Mar 29 2022 23:44:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14970417	+ EDI: PHINGENESIS	Mar 30 2022 03:43:00	Genesis / Celtic Indigo, Po Box 4499, Beaverton, OR 97076-4499
14970409	EDI: JPMORGANCHASE	Mar 30 2022 03:43:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101
14970420	Email/Text: ClaimsHelp@Mohela.com	Mar 29 2022 23:43:00	Mohela / Department Of Education, 633 Spirit Drive, Chesterfield, MO 63005
14970419	+ EDI: MID8.COM	Mar 30 2022 03:43:00	Midland Funding LLC, 350 Camino De La Reina, San Diego, CA 92108-3007
14992042	+ EDI: MID8.COM	Mar 30 2022 03:43:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14992256	Email/Text: Bankruptcy.Notices@pnc.com	Mar 29 2022 23:43:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101
14970422	EDI: PRA.COM	Mar 30 2022 03:43:00	Portfolio Recovery Associates, 120 Corporate Boulevard, Suite 1, Norfolk, VA 23502
14998524	EDI: PRA.COM	Mar 30 2022 03:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14971548	+ EDI: RECOVERYCORP.COM	Mar 30 2022 03:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14970421	+ Email/Text: paparalegals@pandf.us	Mar 29 2022 23:44:00	Patenaude & Felix APC, 501 Corporate Drive, Southpointe Center, Suite 205, Canonsburg, PA 15317-8584
15007555	+ Email/Text: bncmail@w-legal.com	Mar 29 2022 23:44:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14970423	+ EDI: RMSC.COM	Mar 30 2022 03:43:00	Syncb / Amazon, Po Box 965015, Orlando, FL 32896-5015
14970424	+ EDI: RMSC.COM	Mar 30 2022 03:43:00	Syncb / JCPenney, Po Box 965007, Orlando, FL 32896-5007
14970425	+ EDI: RMSC.COM	Mar 30 2022 03:43:00	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
15007328	+ EDI: RMSC.COM	Mar 30 2022 03:43:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
15007609	+ Email/Text: bncmail@w-legal.com	Mar 29 2022 23:44:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Mar 29, 2022

Form ID: 3180W

Total Noticed: 43

14970426	+ EDI: PHINGENESIS	Mar 30 2022 03:43:00	Tbom / Milestone, Po Box 4499, Beaverton, OR 97076-4499
14970427	+ EDI: WTRRN BANK.COM	Mar 30 2022 03:43:00	Td Bank Usa / Target Credit, Po Box 673, Minneapolis, MN 55440-0673
14996727	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Mar 29 2022 23:43:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15459545	Email/PDF: bncnotices@becket-lee.com	Mar 29 2022 23:51:09	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Citizens Bank, N.A.
cr		FIFTH THIRD BANK
cr		Fifth Third Bank, National Association as Successor
cr		Toyota Motor Credit Corporation
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 4 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Kenneth C Whiteleather dan@mrdebttbuster.com katie@mrdebttbuster.com;kaitlyn@mrdebttbuster.com;kristen@mrdebttbuster.com;fosterlaw@ecf.inforuptcy.com
Garry Alan Masterson	on behalf of Creditor Citizens Bank N.A. pitecf@weltman.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Marisa Myers Cohen	on behalf of Creditor Fifth Third Bank National Association as Successor by merger to Fifth Third Mortgage Company ecfmail@ecf.courtdrive.com, mcohen@mw-law.com
Marisa Myers Cohen	on behalf of Creditor FIFTH THIRD BANK ecfmail@ecf.courtdrive.com mcohen@mw-law.com

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Mar 29, 2022

Form ID: 3180W

Total Noticed: 43

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8